

**CLAIMS**

What is claimed is:

- 1) A computerized method for the management and monitoring of leverage relating to financial transactions, the method comprising:  
identifying an entity;  
quantifying an aggregate net exposure relating to financial positions held by the identified entity, wherein the positions are held in multiple market segments;  
determining a value for collateral dedicated to offset the net exposure; and  
managing leverage relating to the collateral to offset the exposure.
- 2) The method of claim 1 wherein the entity comprises a hierarchy of related entities.
- 3) The method of claim 1 wherein the exposure is quantified as a monetary value in a local currency.
- 4) The method of claim 1 wherein the exposure is quantified according to market data.
- 5) The method of claim 4 wherein the market data is quantified using a calculation of the median of multiple values.
- 6) The method of claim 1 wherein the value of the collateral is determined from the liquidation price of property underlying the collateral.
- 7) The method of claim 6 wherein multiple types of property underlie the collateral.
- 8) The method of claim 1 additionally comprising monitoring the leverage in real time.
- 9) The method of claim 1 additionally comprising:  
calculating an aggregate exposure accumulation comprising cross-entity exposure netting, cross product exposure netting and cross agreement exposure netting.
- 10) The method of claim 1 additionally comprising:  
calculating a current percentage margin and implementing an action plan if the current percentage margin falls below a predetermined level.
- 11) The method of claim 1 wherein the collateral comprises a financial instrument to which a monetary value can be attached.
- 12) The method of claim 1 wherein the financial positions are based on trading activities conducted in an exchange market.
- 13) The method of claim 1 wherein the financial positions are based on trading activities executed in an off-exchange market.

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- 14) The method of claim 1 additionally comprising displaying data relating to the leverage and exposure to a party and a counterparty involved on a user interface machine.
- 15) The method of claim 1 additionally comprising managing the leverage according to rules specific to conditions and requirements of a particular market segment.
- 16) The method of claim 1 wherein leverage is managed across market segments.
- 17) The method of claim 1 wherein leverage is aggregated across market segments.
- 18) The method of claim 1 wherein the entity comprises a volume purchase group.
- 19) The method of claim 1 wherein managing leverage comprises monetizing unrealized positions from one market sector to cross-fund positions in another sector.
- 20) The method of claim 1 wherein the aggregate net exposure comprises cross-product netting.
- 21) The method of claim 1 wherein the aggregate net exposure comprises cross-agreement netting.
- 22) The method of claim 1 additionally comprising computing net exposure values separately for financial product groupings and accumulating product grouping totals according to a parent entity.
- 23) The method of claim 1 additionally comprising accumulating market product segments forming a composite of exposure across market segments.
- 24) A computerized method of managing collateral for financial transactions, the method comprising:  
settling a trade consummating a financial deal relating to a particular market segment;  
monitoring exposure levels across market segments to determine if exposure remains within a predetermined tolerance; and  
initiating communication for additional collateral resultant to the exposure exceeding the predetermined tolerance.
- 25) A computerized method for the management and monitoring of leverage relating to financial transactions, the method comprising:  
identifying a market segment;  
quantifying an aggregate net exposure resulting from positions relating to the identified market segment;  
determining a value for collateral dedicated to offset the net exposure; and

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valuing exposure for the market segment.

- 26) The method of claim 25 wherein the market segment relates to a specific industry.
- 27) A method of securing an online transaction comprising:  
quantifying an exposure relating to a financial transaction executed online;  
allocating collateral to offset the exposure; and  
re-allocating the collateral in response to a mitigating event removing or lessening the exposure.
- 28) The method of claim 27 wherein the mitigating event is a subsequent transaction.
- 29) The method of claim 27 or 28 wherein the online transaction is a sale of goods.
- 30) The method of claim 27 or 28 wherein the online transaction is resultant to an online auction.
- 31) A computer system for managing leverage relating to a financial position, the system comprising:  
a processor;  
a storage medium;  
programmable code stored in the storage medium and operative with the processor to:  
identify an entity or hierarchy of related entities;  
aggregate a net exposure resulting from the identified entity, or hierarchy of related entities, having financial positions in multiple market segments;  
determine a value for collateral dedicated to offset the exposure; and  
manage leverage of the collateral.
- 32) The computer system of claim 31 additionally comprising a data management engine operative according to programmable code to process conditional values based upon market conditions and perform currency translations.
- 33) The computer system of claim 32 further comprising a business logic engine operative to perform calculations according to rule sets.
- 34) The computer system of claim 32 additionally comprising an event notification engine to receive and publish information.
- 35) A computer data signal embodied in a digital data stream comprising data including aggregated exposure and collateral data, wherein the computer data signal is generated by a method comprising the steps of:

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- aggregating an exposure across multiple market segments;  
determining a value for collateral dedicated to offset the exposure; and  
managing leverage created by the ratio of the collateral to the exposure.
- 36) The computer data signal of claim 35 wherein the exposure relates to a particular entity.
- 37) The computer data signal of claim 35 wherein the exposure relates to a particular industry.
- 38) Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:  
aggregating an exposure across multiple market segments;  
determining a value for collateral dedicated to offset the exposure; and  
managing leverage created by the ratio of the collateral to the exposure.
- 39) A method of interacting with a network access device so as to provide leverage management of collateral, the method comprising the steps of:  
accessing a server on a computer network;  
receiving data relating to an exposure, wherein the exposure is resultant to an aggregation of financial positions held by an entity in multiple market segments;  
determining a value for collateral dedicated to offset the exposure; and  
managing leverage created by the ratio of the collateral to the exposure.
- 40) An interface displayable on an electronic display, the interface comprising:  
a geographic area containing a description of a trading entity;  
a geographic area containing an aggregate exposure resulting from the trading entity having financial positions in multiple market segments; and  
a geographic area containing a recommended action relating to a current percentage margin relating to the aggregate exposure.
- 41) The interface of claim 40 wherein the electronic display is a computer screen.
- 42) The interface of claim 40 wherein the electronic display is a handheld computing device.
- 43) The interface of claim 40 additionally comprising a Party-Counterparty view mode selector.
- 44) The interface of claim 40 additionally comprising an area displaying product or market segregation.

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- 45) The interface of claim 40 additionally comprising an area displaying a net replacement value.
- 46) The interface of claim 40 additionally comprising an area displaying a required margin for a product or market area.
- 47) The interface of claim 40 additionally comprising an area displaying collateral confirmed settled from a custodian.
- 48) The interface of claim 40 additionally comprising an area displaying collateral pledged but not yet confirmed settlement from a custodian.
- 49) The interface of claim 40 additionally comprising an area displaying a choice box for translating a monetary value into different currencies.
- 50) An interface displayable on an electronic display, the interface comprising:  
a geographic area containing details relating to an online transaction for a sale of goods;  
and  
a geographic area displaying collateral posted by a party via an online leverage margin monitoring management system, wherein the collateral is posted until consummation of the transaction.

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